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COMMONWEALTH OF VIRGINIA

STATE CORPORATION COMMISSION

AT RICHMOND, MAY 4, 2001

COMMONWEALTH OF VIRGINIA

At the relation of the

STATE CORPORATION COMMISSION

v.

CASE NO. INS010087

BENEFIT PLANS OF AMERICA, INC.,  
Defendant

CONSENT ORDER

WHEREAS, by affidavit dated February 26, 2001, and filed herein on April 30, 2001, Benefit Plans of America, Inc., a Mississippi-domiciled dental services plan operating in the Commonwealth of Virginia ("Defendant"), agreed until further order of the Commission, to: (i) cease and desist immediately from enrolling any new participants, except for newborn children or newly acquired dependents of existing participants; (ii) continue to provide dental services to existing participants in Virginia and pay all covered claims incurred by such participants, provided however, that Defendant shall wind down its dental services business in Virginia on or before April 30, 2002; (iii) submit an affidavit to the Bureau of Insurance on or before June 15, 2002, confirming that Defendant has paid all claims, its dental services business in Virginia has been terminated, and Defendant is no longer operating a dental

services plan in Virginia; and (iv) the issuance of a consent order in which Defendant agrees to the foregoing terms and which requires Defendant to notify Virginia participants of the wind down of Defendant's business in accordance with such consent order and provide them a copy of the consent order;

THEREFORE, IT IS ORDERED THAT:

(1) Defendant shall cease and desist from enrolling any new participants who are residents of the Commonwealth of Virginia, except for newborn children or newly acquired dependents of existing participants;

(2) Defendant shall continue to provide dental services to existing participants in Virginia and pay all covered claims incurred by such participants;

(3) Defendant shall notify all Virginia participants of the wind-down of its dental services plan business in a letter, the form of which shall be approved by the Bureau of Insurance, and shall provide them a copy of this Consent Order on or before May 15, 2001;

(4) Defendant shall wind down its dental services plan business in Virginia on or before April 30, 2002; and

(5) Defendant shall submit an affidavit to the Bureau of Insurance on or before June 15, 2002, confirming that Defendant has paid all claims, Defendant's dental services business in Virginia has been terminated, and Defendant is no longer operating a dental services plan in Virginia.